

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Nathan Charles Brown  
April Christine Brown  
Debtor(s)

Bankruptcy Case No.: 14-10673-TPA  
Related to Docket No. 148  
Chapter: 13  
Docket No.: 149 – 148  
Concil. Conf.: January 24, 2017 at 10:30 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **January 5, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 17, 2017**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

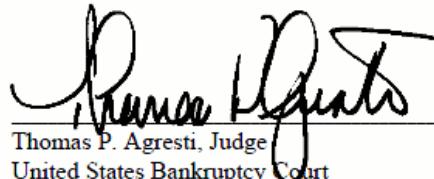
On **January 24, 2017 at 10:30 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 21, 2016

cm: All Creditors and Parties In Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnenour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

In re:  
 Nathan Charles Brown  
 April Christine Brown  
 Debtors

Case No. 14-10673-TPA  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

 User: jmar  
 Form ID: 213

 Page 1 of 2  
 Total Noticed: 53

Date Rcvd: Nov 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2016.

db           #+Nathan Charles Brown, 527 Memory Court, Girard, PA 16417-9560  
 jdb          +April Christine Brown, 9127 Dover Lane, Girard, PA 16417-9615  
 cr           +BANK OF AMERICA, N.A., 2380 Performance Dr., Richardson, TX 75082-4333  
 sp           +Grant C. Travis, 102 Lorna Lane, Edinboro, PA 16412-2506  
 sp           +Grant Yochim, Steadman Law Office PC, 24 Main Street, P.O. Box 87, Girard, PA 16417-0087  
 cr           #+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13869410     +AES / PNC Bank, Aes / Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
 13876141     ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
              (address filed with court: Americredit Financial Services, Inc., PO Box 183853, Arlington TX 76096)  
 13869411     +Aes / Wells Fargo, Po Box 2461, Harrisburg, PA 17105-2461  
 13880500     +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
 13869412     +Anesthesia Consultants of Erie, 232 West 25th Street, Erie, PA 16544-0002  
 13869413     +Bank of America, PO Box 31785, Tampa, FL 33631-3785  
 13931751     +Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13869415     +Central Credit / Penn Credit Corporation, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988  
 13869416     +Comenity Bank / Victoria Secret, 220 West Schrock Road, Westerville, OH 43081-2873  
 13869418     +Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099  
 13869419     +Ctech Collection, 5505 Nesconset Highway, Mount Sinai, NY 11766-2037  
 14114084     +ECMC, PO BOX 16408, ST.PAUL, MN 55116-0408  
 13928874     +Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1129 State Street, Erie, PA 16501-1911  
 13869421     +Erie Community Federal Credit Union, 1129 State Street, Erie, PA 16501-1911  
 13869423     +Federal Loan Service, Po Box 69184, Harrisburg, PA 17106-9184  
 13869425     +First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145  
 13869427     +Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
 13869429     +Imagine / FBOFD, Card Services, Po Box 105824, Atlanta, GA 30348-5824  
 13869432     +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13869433     +North American Partners in Anesthesia PA, PO Box 275, Glen Head, NY 11545-0275  
 13880555     +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13921681     +Penelec, First Energy Corp., 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688  
 13869434     +Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001  
 13869435     +Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768  
 13869436     +T-Mobile, Po Box 650700, Bellevue, WA 98015  
 13941975     +The Bank of New York Mellon, c/o Bank of America, N.A., Attn: Bankruptcy Dept., 400 National Way, Mail Stop CA6-919-01-23, Simi Valley, CA 93065-6414  
 14087802     +The Bank of New York Mellon, f/k/a, the, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13896300     +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973  
 13869437     +Us Department Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
 13869438     +Us Department Of Education / Gleksi, Po Box 7860, Madison, WI 53707-7860  
 13869439     +Us Department of Vets, Po Box 11930, Saint Paul, MN 55111-0930  
 13869440     +West Ridge Family Dental, 5712 West Ridge Road, Erie, PA 16506-1014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13874746     +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 22 2016 02:33:04  
               American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13896394     +E-mail/Text: bncmail@w-legal.com Nov 22 2016 02:30:11      CERASTES, LLC,  
               C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13870768     +E-mail/Text: bankruptcy@cavps.com Nov 22 2016 02:30:23      Cavalry SPV I, LLC,  
               500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 13869414     +E-mail/Text: matthartweg@cbjcredit.com Nov 22 2016 02:30:44      Cbj Credit Recovery,  
               117 West 4th Street, Jamestown, NY 14701-5005  
 13869420     +E-mail/Text: bknotice@erccollections.com Nov 22 2016 02:30:05      Enhanced Recovery Corporation,  
               Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 13869422     +E-mail/Text: kthomas@eriefcu.org Nov 22 2016 02:29:23      Erie Federal Credit Union,  
               1109 East 38th Street, Erie, PA 16504-1845  
 13869424     +E-mail/Text: bankruptcy@firstenergycorp.com Nov 22 2016 02:30:02      First Energy,  
               Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526  
 13869426     +E-mail/PDF: gecsedi@recoverycorp.com Nov 22 2016 02:32:36  
               GE Capital Retail Bank / Care Credit, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 13869428     +E-mail/Text: bankruptcy@icsystem.com Nov 22 2016 02:30:31      IC Systems, Inc.,  
               Attn: Bankruptcy, 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378  
 13936408     +E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Nov 22 2016 02:30:19      Jefferson Capital Systems LLC,  
               Po Box 7999, Saint Cloud Mn 56302-9617  
 13869430     +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 22 2016 02:29:13      Kohls / Capone,  
               Po Box 3115, Milwaukee, WI 53201-3115

District/off: 0315-1 User: jmar Page 2 of 2 Date Rcvd: Nov 21, 2016  
Form ID: 213 Total Noticed: 53

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13869431	+E-mail/Text: Bankruptcy@natfuel.com Nov 22 2016 02:29:59	National Fuel, 1100 State Street, Erie, PA 16501-1912
13894950	+E-mail/Text: csidl@sbcglobal.net Nov 22 2016 02:30:29	Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208
13881459	E-mail/Text: bnc-quantum@quantum3group.com Nov 22 2016 02:29:24	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
13885786	E-mail/Text: bnc-quantum@quantum3group.com Nov 22 2016 02:29:25	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	The Bank of New York Mellon
cr	The Bank of New York Mellon fka The Bank of New
cr*	+Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
13869417	##+Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326

TOTALS: 2, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 21, 2016 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor The Bank of New York Mellon fka The Bank of New York  
alubin@milsteadlaw.com, bkecf@milsteadlaw.com  
Daniel P. Foster on behalf of Joint Debtor April Christine Brown dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Nathan Charles Brown dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon bkgroup@kmlawgroup.com  
Matthew Christian Waldt on behalf of Creditor The Bank of New York Mellon fka The Bank of New York  
New York mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmevf@chapter13trustee.wpa.com

TOTAL: 7